

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Alexandru Dan Tomi
Mariana Stela Bircu-Tomi
Debtors

Case No. 24-02597-MJC
Chapter 13

District/off: 0314-5
Date Rcvd: Oct 11, 2024

User: AutoDocke
Form ID: 309I

Page 1 of 3
Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 13, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Alexandru Dan Tomi, Mariana Stela Bircu-Tomi, 495 The Hideout, Lake Ariel, PA 18436-9783
5660276	Capital One N.A. Saks Fifth A, Greenville, SC 29602
5660279	Credit One Bank N.A., 120 Corporate Blvd, Norfolk, VA 23502-4952
5660286	Lvnv Funding LLC, Greenville, SC 29602
5660300	+ Synchrony Bank Walmart Consume, P.O. Box 98873, Las Vegas, NV 89193-8873

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: MyLawyer@JPPLaw.com	Oct 11 2024 18:33:00	Jason Paul Provinzano, Law Offices of Jason P. Provinzano, LLC, 16 W. Northampton Street, Wilkes Barre, PA 18701
tr	Email/Text: info@pamd13trustee.com	Oct 11 2024 18:33:00	Jack N Zaharopoulos, Standing Chapter 13, (Trustee), 8125 Adams Drive, Suite A, Hummelstown, PA 17036
ust	+ Email/Text: ustregion03.ha.ecf@usdoj.gov	Oct 11 2024 18:33:00	United States Trustee, US Courthouse, 1501 N. 6th St, Harrisburg, PA 17102-1104
5660271	EDI: BANKAMER	Oct 11 2024 22:35:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
5660270	EDI: BANKAMER	Oct 11 2024 22:35:00	Bank of America, PO Box 45144, Jacksonville, FL 32232-5144
5660272	EDI: BANKAMER	Oct 11 2024 22:35:00	Bank of America, Attn: Bankruptcy NC4-105-03-14, PO Box 26012, Greensboro, NC 27420-6012
5660273	EDI: BANKAMER	Oct 11 2024 22:35:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Cir, Tampa, FL 33634-2413
5660275	EDI: CAPITALONE.COM	Oct 11 2024 22:35:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
5660274	EDI: CAPITALONE.COM	Oct 11 2024 22:35:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
5660277	^ MEBN	Oct 11 2024 18:31:30	Citibank N.A., 120 Corporate Blvd, Norfolk, VA 23502-4952
5660278	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 11 2024 18:50:24	Credit One Bank N.A., P.O. Box 98873, Las Vegas, NV 89193-8873
5660289	EDI: CITICORP	Oct 11 2024 22:35:00	Macy's/ DSNB, Attn: Bankruptcy, 701 E 60th St N, Sioux Falls, SD 57104-0432
5660280	EDI: DISCOVER	Oct 11 2024 22:35:00	Discover Financial, PO Box 30939, Salt Lake

5660281	EDI: DISCOVER	Oct 11 2024 22:35:00	City, UT 84130-0939
5660283	EDI: JPMORGANCHASE	Oct 11 2024 22:35:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
5660282	EDI: JPMORGANCHASE	Oct 11 2024 22:35:00	Jpmcb, MailCode LA4-7100, 700 Kansas Ln, Monroe, LA 71203-4774
5660285	Email/Text: PBNCNotifications@perituservices.com	Oct 11 2024 18:33:00	Jpmcb, PO Box 15369, Wilmington, DE 19850-5369
5660284	Email/Text: PBNCNotifications@perituservices.com	Oct 11 2024 18:33:00	Kohl's, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
5660287	Email/PDF: resurgentbknotifications@resurgent.com	Oct 11 2024 18:36:48	Kohl's, PO Box 3115, Milwaukee, WI 53201-3115
5660288	EDI: CITICORP	Oct 11 2024 22:35:00	Lvny Funding/Resurgent Capital, Attn: Bankruptcy, PO Box 10497, Greenville, SC 29603-0497
5660290	Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 11 2024 18:36:48	Macy's/ DSNB, PO Box 6789, Sioux Falls, SD 57117-6789
5660291	Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 11 2024 18:36:57	Merrick Bank/Card Works, PO Box 9201, Old Bethpage, NY 11804-9001
5660293	Email/Text: bnc@nordstrom.com	Oct 11 2024 18:33:38	Merrick Bank/Card Works, Attn: Bankruptcy, PO Box 5000, Draper, UT 84020-5000
5660292	+ Email/Text: bnc@nordstrom.com	Oct 11 2024 18:33:56	Nordstrom Signature Visa, Attn: Bankruptcy, PO Box 6555, Englewood, CO 80155-6555
5660295	EDI: LCIPHMRGT	Oct 11 2024 22:35:00	Nordstrom Signature Visa, 13531 E Caley Ave, Englewood, CO 80111-6505
5660294	EDI: LCIPHMRGT	Oct 11 2024 22:35:00	Ocwen Loan Servicing, LLC, Attn: Bankruptcy, 1661 Worthington Rd, Ste 100, West Palm Beach, FL 33409-6493
5660297	EDI: PRA.COM	Oct 11 2024 22:35:00	Ocwen Loan Servicing, LLC, 1 Mortgage Way, Mount Laurel, NJ 08054-4637
5660296	EDI: PRA.COM	Oct 11 2024 22:35:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502-4952
5660298	+ Email/Text: caineweiner@ebn.phinsolutions.com	Oct 11 2024 18:33:48	Portfolio Recov Assoc, 120 Corporate Blvd, Norfolk, VA 23502-4952
5660299	+ Email/Text: bknotice@raslavrar.com	Oct 11 2024 18:33:00	Progressive Insurance, c/o Caine Weiner, 5805 Sepulveda Blvd. 4th Floor, Sherman Oaks, CA 91411-2532
5660302	EDI: SYNC	Oct 11 2024 22:35:00	RAS LaVrar, LLC, 425 Commerce Drive, Ste 150, Fort Washington, PA 19034-2727
5660301	+ EDI: SYNC	Oct 11 2024 22:35:00	Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5660304	EDI: SYNC	Oct 11 2024 22:35:00	Synchrony Bank/Lowes, PO Box 71727, Philadelphia, PA 19176-1727
5660303	+ EDI: SYNC	Oct 11 2024 22:35:00	Synchrony Bank/Tjx, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5660305	+ EDI: SYNC	Oct 11 2024 22:35:00	Synchrony Bank/Tjx, PO Box 71737, Philadelphia, PA 19176-1737
5660306	EDI: SYNC	Oct 11 2024 22:35:00	Synchrony/Paypal Credit, PO Box 71727, Philadelphia, PA 19176-1727
			Synchrony/Paypal Credit, Attn: Bankruptcy, PO Box 965064, Orlando, FL 32896-5064

TOTAL: 36

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 13, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 11, 2024 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Jason Paul Provinzano	on behalf of Debtor 2 Mariana Stela Bircu-Tomi MyLawyer@JPPLaw.com g17727@notify.cincompass.com;provinzano.jasonb125567@notify.bestcase.com
Jason Paul Provinzano	on behalf of Debtor 1 Alexandru Dan Tomi MyLawyer@JPPLaw.com g17727@notify.cincompass.com;provinzano.jasonb125567@notify.bestcase.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1:	Alexandru Dan Tomi	Social Security number or ITIN: xxx-xx-6415
	First Name Middle Name Last Name	EIN: _____
Debtor 2: (Spouse, if filing)	Mariana Stela Bircu-Tomi	Social Security number or ITIN: xxx-xx-3798
	First Name Middle Name Last Name	EIN: _____
United States Bankruptcy Court:	Middle District of Pennsylvania	Date case filed for chapter: 13 10/10/24
Case number:	5:24-bk-02597-MJC	

Official Form 309I**Notice of Chapter 13 Bankruptcy Case**

04/19/21

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Alexandru Dan Tomi	Mariana Stela Bircu-Tomi
2. All other names used in the last 8 years	aka Alexandru D. Tomi, aka Alexandru Tomi	aka Mariana Stela Tomi, aka Mariana S. Bircu-Tomi, aka Mariana S. Tomi, aka Mariana Tomi, aka Mariana Bircu-Tomi
3. Address	495 The Hideout Lake Ariel, PA 18436	495 The Hideout Lake Ariel, PA 18436
4. Debtor's attorney Name and address	Jason Paul Provinzano Law Offices of Jason P. Provinzano, LLC 16 W. Northampton Street Wilkes Barre, PA 18701	Contact phone (570) 822-5771 Email: MyLawyer@JPPLaw.com
5. Bankruptcy trustee Name and address	Jack N Zaharopoulos Standing Chapter 13 (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone 717-566-6097 Email: info@pamd13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at pacer.uscourts.gov .	Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701	Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone (570) 831-2500 Date: 10/11/24

For more information, see page 2

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are **FREE** and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	Date: November 18, 2024 at 10:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification and proof of social security number are required ***	Location: Meeting held by Zoom, visit join.zoom.us , Enter Meeting ID 890 248 6951, Click on Join using passcode 9568534732, or call 1-267-552-4885 For additional meeting information go to https://www.justice.gov/ust/moc
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 1/17/25 Filing deadline: 12/19/24 Filing deadline: 4/8/25
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. The plan and notice of confirmation hearing will be sent separately.	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	